

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Kenneth Carl Haas, Jr.  
 Debtor

Case No. 14-10699-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 18

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db	+Kenneth Carl Haas, Jr., 2328 Heather Lane, Gilbertsville, PA 19525-9792
smg	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
13407214	+Fritch, Inc., c/o John S. Harrison, Esq, 38 West Market Street, Bethlehem, PA 18018-5703
14003631	#+George M. Lutz, Esquire, Hartman, Valeriano, Magovern & Lutz, P.C, 1100 Berkshire Blvd, Suite 301, Wyomissing, PA 19610-1292
13386251	+George M. Lutz, Esquire, Case, DiGiamberardino & Lutz, P.C., 845 North Park Road, Suite 101, Wyomissing, PA 19610-1342
13351807	JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, 700 Kansas Lane, Monroe, LA 71203
13324253	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 630267, Irving, TX 75063)
13242399	Nissan Motor Acceptance Corporation, PO Box 660366 Dallas TX 75266-0366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2019 04:00:29 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcyntices@usdoj.gov Aug 10 2019 04:01:42 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13330936	EDI: BECKLEE.COM Aug 10 2019 07:28:00 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13241511	+EDI: ACCE.COM Aug 10 2019 07:28:00 Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
13234458	EDI: IRS.COM Aug 10 2019 07:28:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13294442	EDI: PRA.COM Aug 10 2019 07:28:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

ANDREW SPIVACK	on behalf of Creditor	NATIONSTAR MORTGAGE LLC	paeb@fedphe.com
GEORGE M. LUTZ	on behalf of Debtor	Kenneth Carl Haas, Jr.	glutz@hvmllaw.com,
		amerkey@hvmllaw.com;	r49419@notify.bestcase.com
JEROME B. BLANK	on behalf of Creditor	JP Morgan Chase Bank, National Association	
		paeb@fedphe.com	

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JEROME B. BLANK on behalf of Creditor JPMorgan Chase Bank, National Association  
paeb@fedphe.com  
JOSEPH ANGIO DESSOYE on behalf of Creditor NATIONSTAR MORTGAGE LLC paeb@fedphe.com  
KEVIN S. FRANKEL on behalf of Creditor NATIONSTAR MORTGAGE LLC pa-bk@logs.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
MATTEO SAMUEL WEINER on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust  
bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trusteel3.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor JPMorgan Chase Bank, National Association  
paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM EDWARD CRAIG on behalf of Creditor Nissan Motor Acceptance Corporation  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 12

<b>Information to identify the case:</b>					
Debtor 1	<b>Kenneth Carl Haas Jr.</b>			Social Security number or ITIN	<b>xxx-xx-3444</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>14-10699-amc</b>					

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth Carl Haas Jr.

8/8/19

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**